

<b>Information to identify the case:</b>			
Debtor 1:	<b>Ryan A. Wellington</b>		Social Security number or ITIN: xxx-xx-4353
	First Name	Middle Name	Last Name
Debtor 2:	<b>D'Andrea Nicole Wellington</b>		Social Security number or ITIN: xxx-xx-4836
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA			Date case filed in chapter: 13 5/11/21
Case number: 21-21166-GLT			Date case converted to chapter: 7 10/26/22

**Official Form 309B (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ryan A. Wellington	D'Andrea Nicole Wellington
2. All other names used in the last 8 years		
3. Address	112 Bouquet Street Homestead, PA 15120	112 Bouquet Street Homestead, PA 15120
4. Debtor's attorney Name and address	Michael C. Eisen M. Eisen and Associates PC 404 McKnight Park Drive Pittsburgh, PA 15237	Contact phone 412-367-9005 Email: attorneyeisen@yahoo.com
5. Bankruptcy trustee Name and address	Natalie Lutz Cardiello 107 Huron Drive Carnegie, PA 15106	Contact phone 412-276-4043 Email: ncardiello@cardiello-law.com

For more information, see page 2 >

Debtor **Ryan A. Wellington** and **D'Andrea Nicole Wellington**

Case number **21-21166-GLT**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 10/26/22
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>December 5, 2022 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8.</b>	<b>Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 2/3/23</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 1/4/23</b> <b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: _____</b> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Liquidation of the debtor's property and payment of creditors' claims</b>	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Ryan A. Wellington  
D'Andrea Nicole Wellington  
Debtors

Case No. 21-21166-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 26, 2022

User: auto  
Form ID: 309B

Page 1 of 4  
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Ryan A. Wellington, D'Andrea Nicole Wellington, 112 Bouquet Street, Homestead, PA 15120-2304
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
aty	+ S. James Wallace, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15374608	+ Capital Tax Collection Bureau, 2301 N. 3rd Street, Harrisburg, PA 17110-1893
15374613	Dollar Bank FSB, 3 Gateway Center, Pittsburgh, PA 15222
15394179	+ Harrisburg City School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15374616	+ Keystone Collections Group, PO Box 519, Irwin, PA 15642-0519
15374618	+ Loanpal, PO Box 4387, Portland, OR 97208-4387
15374621	+ PA Turnpike Toll By Plate, PO Box 645631, Pittsburgh, PA 15264-5254
15374622	+ Pelican Auto Finance LLC, 5 Christy Drive, #204, Chadds Ford, PA 19317-9674
15374623	+ Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
15374624	+ Pennsylvania Municipal Service Co., 336 Delaware Ave, Dept U-530-A, Oakmont, PA 15139-2138
15374625	+ Peoples Gas, PO Box 535323, Pittsburgh, PA 15253-5323
15374626	+ Professional Account Management, PO Box 1153, Milwaukee, WI 53201-1153
15374631	+ The Rev. Dr. Martin Luther King Jr., City Government Center, City Treasurer-Ste 103, 10 N. 2nd Street, Harrisburg, PA 17101-1679
15428381	+ Whitaker Borough, % PA Municipal Service Co, 336 Delaware Ave, Oakmont, PA 15139-2138
15374633	+ William T. Molczan, Esq., Weltman, Weinberg & Reis Co., 436 Seventh Ave, Ste 2500, Pittsburgh, PA 15219-1842

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: attorneyeisen@yahoo.com	Oct 26 2022 23:48:00	Michael C. Eisen, M. Eisen and Associates PC, 404 McKnight Park Drive, Pittsburgh, PA 15237
tr	+ EDI: QNLCARDIELLO.COM	Oct 27 2022 03:43:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Oct 27 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 26 2022 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 27 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 26 2022 23:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Oct 26 2022 23:49:00	Office of the United States Trustee, Liberty

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User: auto

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			Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Oct 27 2022 03:38:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Oct 27 2022 03:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 26 2022 23:48:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15374614	Email/Text: kburkley@bernsteinlaw.com	Oct 26 2022 23:49:00	Duquesne Light, Customer Care Department, 411 Seventh Ave, MD 6-1, Pittsburgh, PA 15230
15374605	Email/Text: caineweiner@ebn.phinsolutions.com	Oct 26 2022 23:48:00	Caine & Weiner, PO Box 55848, Sherman Oaks, CA 91411
15374606	+ EDI: CAPITALONE.COM	Oct 27 2022 03:38:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15374607	+ EDI: CAPONEAUTO.COM	Oct 27 2022 03:38:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
15378400	+ EDI: AISACG.COM	Oct 27 2022 03:38:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15374609	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 26 2022 23:48:00	Carrington Mortgage Services LLC, PO Box 5001, Westfield, IN 46074-5001
15374610	+ EDI: CITICORP.COM	Oct 27 2022 03:38:00	Citicards CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
15374611	+ EDI: WFNNB.COM	Oct 27 2022 03:43:00	Comenity Bank/Victorias Secret, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
15374612	+ EDI: WFNNB.COM	Oct 27 2022 03:43:00	Comenity Capital Bank/Big Lots Credit, PO Box 182120, Columbus, OH 43218-2120
15380678	EDI: DIRECTV.COM	Oct 27 2022 03:43:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15378441	+ Email/Text: BKRMailOps@weltman.com	Oct 26 2022 23:49:00	Dollar Bank, FSB, C/O Weltman Weinberg & Reis Co L.P.A., Po Box 93784, Cleveland, OH 44101-5784
15395037	+ Email/Text: kburkley@bernsteinlaw.com	Oct 26 2022 23:49:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15374615	+ Email/Text: bncnotifications@pheaa.org	Oct 26 2022 23:48:00	Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
15374617	+ Email/Text: support@ljross.com	Oct 26 2022 23:48:00	L.J. Ross Associates, Inc., 4 Universal Way, Jackson, MI 49202-1455
15374628	Email/Text: clientsupport@lead.bank	Oct 26 2022 23:48:00	Self Financial Inc./Lead Bank, 1801 Main Street, Kansas City, MO 64108
15374620	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 26 2022 23:47:11	LVNV Funding LLC, PO Box 1269, Greenville, SC 29602-1269
15384793	Email/PDF: resurgentbknotifications@resurgent.com	Oct 26 2022 23:47:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15374619	+ EDI: RMSC.COM	Oct 27 2022 03:38:00	Lowe's, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
15395477	+ EDI: AISMIDFIRST	Oct 27 2022 03:38:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
15387075	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 26 2022 23:48:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037

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15391419	+ Email/Text: ecfbankruptcy@progleasing.com	Oct 26 2022 23:49:00	NPRTO North-East, LLC, 256 West Data Drive, 256 West Data Drive, Draper, UT 84020-2315
15374627	+ Email/Text: bankruptcynotices@psecu.com	Oct 26 2022 23:49:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
15379742	+ Email/Text: ebnpeoples@grblaw.com	Oct 26 2022 23:48:00	Peoples Natural Gas Company LLC, c/o GRB Law, Frick Bldg., 437 Grant St., 14th Fl., Pittsburgh, PA 15219-6101
15391446	EDI: Q3G.COM	Oct 27 2022 03:43:00	Quantum3 Group LLC as agent for, GoodLeap, PO Box 788, Kirkland, WA 98083-0788
15390756	EDI: Q3G.COM	Oct 27 2022 03:43:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
15374629	+ EDI: RMSC.COM	Oct 27 2022 03:38:00	SYNCB/Mattress Firm, PO Box 965036, Orlando, FL 32896-5036
15391383	+ EDI: RMSC.COM	Oct 27 2022 03:38:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15375481	+ EDI: RMSC.COM	Oct 27 2022 03:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15374630	+ EDI: WTRRN BANK.COM	Oct 27 2022 03:38:00	TD Bank USA/Target Credit, PO Box 1470, Minneapolis, MN 55440-1470
15390875	Email/Text: bncnotifications@pheaa.org	Oct 26 2022 23:48:00	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15374632	^ MEBN	Oct 26 2022 23:43:08	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15390514	^ MEBN	Oct 26 2022 23:43:31	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2022

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Michael C. Eisen	on behalf of Joint Debtor D'Andrea Nicole Wellington attorneyeisen@yahoo.com aarin96@hotmail.com
Michael C. Eisen	on behalf of Debtor Ryan A. Wellington attorneyeisen@yahoo.com aarin96@hotmail.com
Natalie Lutz Cardiello	ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8